Case 07-73007 Doc 1 Filed 12/11/07 Entered 12/11/07 20:42:14 Desc Main Document Page 1 of 13

Official Form 1 (4/07)	D0	Cument	ı u	gc I o	1 10		
	States Bank orthern District					Voluntary Petition	
Name of Debtor (if individual, enter Last, Firs Tucker, Richard D	st, Middle):			of Joint D cker, Gi l	_	e) (Last, First, Middle):	
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): AKA Rick D Tucker			(inclu	All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): AKA Virginia M Tucker			
Last four digits of Soc. Sec./Complete EIN or o	other Tax ID No. (if mo	ore than one, state al		our digits o		Complete EIN or other Tax ID No. (if more than one, state a	
Street Address of Debtor (No. and Street, City, and State): 122 N. Cross street Sycamore, IL ZIP Code 60178			12	Street Address of Joint Debtor (No. and Street, City, and State): 122 N. Cross street Sycamore, IL ZIP Code 60178			
County of Residence or of the Principal Place De Kalb		00170		y of Resid Kalb	ence or of the	e Principal Place of Business:	
Mailing Address of Debtor (if different from st	treet address):	ZIP Code	Mailir	ng Address	of Joint Deb	otor (if different from street address): ZIP Code	
Location of Principal Assets of Business Debto (if different from street address above):	or					I	
Type of Debtor (Form of Organization) (Check one box) ■ Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. □ Corporation (includes LLC and LLP) □ Partnership □ Other (If debtor is not one of the above entities, check this box and state type of entity below.)	(Chec ☐ Health Care Bu ☐ Single Asset R in 11 U.S.C. § ☐ Railroad ☐ Stockbroker ☐ Commodity Bu ☐ Clearing Bank ☐ Other ☐ Tax-Exe	eal Estate as de 101 (51B) roker empt Entity x, if applicable) -exempt organi of the United S	zation	define	the 1 tter 7 tter 9 tter 11 tter 12 tter 13 are primarily cod in 11 U.S.C. ared by an indiv	r of Bankruptcy Code Under Which Petition is Filed (Check one box) Chapter 15 Petition for Recognition of a Foreign Main Proceeding Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding Nature of Debts (Check one box) Consumer debts, Debts are primarily business debts. 101(8) as business debts. 2 Debts are primarily for r household purpose."	
Filing Fee (Check of Full Filing Fee attached Filing Fee to be paid in installments (applicattach signed application for the court's corris unable to pay fee except in installments. Filing Fee waiver requested (applicable to attach signed application for the court's corriginal for the cou	cable to individuals or nsideration certifying Rule 1006(b). See Off chapter 7 individuals	that the debtor icial Form 3A. only). Must	Check	Debtor is c if: Debtor's to insider all applic A plan is Acceptar	a small busing not a small busing not a small busing aggregate not a small busing a small busing able boxes: being filed waters of the pla	Chapter 11 Debtors ness debtor as defined in 11 U.S.C. § 101(51D). pusiness debtor as defined in 11 U.S.C. § 101(51D). concontingent liquidated debts (excluding debts owed as are less than \$2,190,000. with this petition. an were solicited prepetition from one or more accordance with 11 U.S.C. § 1126(b).	
Statistical/Administrative Information □ Debtor estimates that funds will be available of Debtor estimates that, after any exempt protection there will be no funds available for distribution distribution of Creditors 1- 50- 100- 200-49 99 199 999 □ □ □ □ □	perty is excluded and	l administrative ditors.			OVER 100,000	THIS SPACE IS FOR COURT USE ONLY	
Estimated Assets \$\begin{array}{ c c c c c c c c c c c c c c c c c c c	\$100,001 to \$1 million \$100,001 to \$1 million	\$1,000 \$100 m	,001 to	- \$: - M	fore than 100 million fore than 100 million		

Case 07-73007 Doc 1 Filed 12/11/07 Entered 12/11/07 20:42:14 Desc Main Document Page 2 of 13 FORM B1, Page 2

Voluntary Petition		Name of Debtor(s): Tucker, Richard D			
(This page must be completed and filed in every case)		Tucker, Richard D Tucker, Ginger			
All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet)					
Location		Case Number:	Date Filed:		
Location	ND IL (ch 13 - dismissed)	06-72170 Case Number:	11/18/06 Date Filed:		
	See Attachment	Case Number.	Date Fried.		
	nding Bankruptcy Case Filed by any Spouse, Partner, or				
Name of Debto	or:	Case Number:	Date Filed:		
District:		Relationship:	Judge:		
	Exhibit A	Ext (To be completed if debtor is an individual	hibit B whose debts are primarily consumer debts.)		
(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)		I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. §342(b).			
☐ Exhibit A is attached and made a part of this petition.		X /s/ Jacqueline J. Montville December 11, 2007 Signature of Attorney for Debtor(s) (Date) Jacqueline J. Montville 6189158			
		·			
	Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. No.				
 (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) ■ Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: ■ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. 					
	Information Regardin	_			
•	(Check any ap Debtor has been domiciled or has had a residence, principal days immediately preceding the date of this petition or for	al place of business, or principal asset			
☐ There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.			in this District.		
Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.					
	Statement by a Debtor Who Resides (Check all app		7		
	Landlord has a judgment against the debtor for possession	of debtor's residence. (If box checked,	complete the following.)		
	(Name of landlord that obtained judgment)				
	(Address of landlord)				
	Debtor claims that under applicable nonbankruptcy law, the permitted to cure the entire monetary default that gave rise possession was entered, and				
	Debtor has included in this petition the deposit with the coafter the filing of the petition.	ourt of any rent that would become due	e during the 30-day period		

Voluntary Petition

(This page must be completed and filed in every case)

Name of Debtor(s):

Tucker, Richard D Tucker, Ginger

Signatures

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Richard D Tucker

Signature of Debtor Richard D Tucker

X /s/ Ginger Tucker

Signature of Joint Debtor Ginger Tucker

Telephone Number (If not represented by attorney)

December 11, 2007

Date

Signature of Attorney

X /s/ Jacqueline J. Montville

Signature of Attorney for Debtor(s)

Jacqueline J. Montville 6189158

Printed Name of Attorney for Debtor(s)

Jacqueline J. Montville

Firm Name

515 Kendall lane DeKalb, IL 60115

Address

Email: blackdog@tbc.net

(815) 758-8396 Fax: (815) 758-8806

Telephone Number

December 11, 2007

Date

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19B is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

Date

Address

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

Case 07-73007 Doc 1 Filed 12/11/07 Entered 12/11/07 20:42:14 Desc Main Document Page 4 of 13

In re	Richard D Tucker,	Case No.
	Ginger Tucker	

Debtors

FORM 1. VOLUNTARY PETITION

Prior Bankruptcy Cases Filed Attachment

Location Where Filed	<u>Case Number</u>	Date Filed
ND IL (ch 13 - dismissed)	06-72170	11/18/06
ND IL (13 was dismissed)	97-50186	01/23/97
ND IL (filed as 13 then converted)	95-50717	04/07/95
ND IL (13 was dismissed)	92-51994	09/10/92

Case 07-73007 Doc 1 Filed 12/11/07 Entered 12/11/07 20:42:14 Desc Main Document Page 5 of 13

Official Form 1, Exhibit D (10/06)

United States Bankruptcy Court Northern District of Illinois

In re	Richard D Tucker Ginger Tucker		Case No.	
	-	Debtor(s)	Chapter	13

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.][Summarize exigent circumstances here.] ____

Case 07-73007 Doc 1 Filed 12/11/07 Entered 12/11/07 20:42:14 Desc Main Document Page 6 of 13

Official Form 1, Exh. D (10/06) - Cont.

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

receiving a create counseling briefing, your case may be dishissed.
☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
☐ Active military duty in a military combat zone.
☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor: /s/ Richard D Tucker Richard D Tucker
Date: December 11, 2007

Case 07-73007 Doc 1 Filed 12/11/07 Entered 12/11/07 20:42:14 Desc Main Document Page 7 of 13

Official Form 1, Exhibit D (10/06)

United States Bankruptcy Court Northern District of Illinois

In re	Richard D Tucker Ginger Tucker		Case No.	
	-	Debtor(s)	Chapter	13

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.][Summarize exigent circumstances here.] ____

Case 07-73007 Doc 1 Filed 12/11/07 Entered 12/11/07 20:42:14 Desc Main Document Page 8 of 13

Official Form 1, Exh. D (10/06) - Cont.

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

eceiving a credit counseling briefing, your case may be dismissed.	
☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable tatement.] [Must be accompanied by a motion for determination by the court.]	
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);	r
Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of bei unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone through the Internet.);	_
☐ Active military duty in a military combat zone.	
☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counsel equirement of 11 U.S.C. § 109(h) does not apply in this district.	ing
I certify under penalty of perjury that the information provided above is true and correct.	
Signature of Debtor: /s/ Ginger Tucker Ginger Tucker	
Date: December 11, 2007	

Deutsche Bank Fisher and Shapiro, LLC 4201 Lake Cook rd Northbrook, IL 60062

Deutsche Bank Fisher and Shapiro, Ltd. 4201 Lake Cook road Northbrook, IL 60062

Account Solutions Group 205 Bryant Wood South Buffalo, NY 14228

ACS P.O. Box 7051 Utica, NY 13504-7051

Advance America 2694 DeKalb avenue Sycamore, IL 60178

AFNI, Inc. P.O. Box 3427 Bloomington, IL 61702

Alliance One Receivable Mnagement 1160 Centre Pointe Drive Suite #1 Saint Paul, MN 55120

American General Financial Services 801 Adlai Stevenson drive Springfield, IL 62703

American Mediation & Alternative R 1 South 132 Summit drive Suite 202 B Villa Park, IL 60181

Aplington, Kaufman, McClintock, Ste P.O. Box 517 La Salle, IL 61301 ASPIRE VISA GOLD PO BOX 23051 Columbus, GA 31902-3051

ATG Credit, LLC P.O. Box 14895 Chicago, IL 60614

Capital One P.O. Box 85520 Internal Zip 12030-163 Richmond, VA 23285-5520

CAPITAL ONE BANK
TSYS DEBT MANAGEMENT
PO BOX 5155
Norcross, GA 30091

Collection Professionals 723 First st.
La Salle, IL 61301

Commonwealth Edison Bill Payment Center Chicago, IL 60668-0001

Commonwealth Edison 2100 Swift road Bankruptcy Section Oak Brook, IL 60523

Countrywide Home Loans 450 American st SV416 Simi Valley, CA 93065

Credit Collection Services Two Wells avenue Dept. AMFA Newton Center, MA 02459

daughter 122 N. Cross street Sycamore, IL 60178 DeKalb County Sheriff Foreclosure Sales 150 N. Main street Sycamore, IL 60178

DeKalb Magnetic Resonance Cent 2745 W. Bethany road Sycamore, IL 60178

DEUTSCHE NATIONAL BANK 7105 CIROIRATE DR PTX-8-209 Grand Prairie, TX 75054

ECAST SETTLEMENT CORPORATION PO BOX 35480 Newark, NJ 07193

ECMC 7325 BEAUFONT SPRINGS SUITE 200 Richmond, VA 23225

ECMC LOCKBOX 8682 PO BOX 75848 ST. PAUL, MN

Equifax P.O. Box 10851 Atlanta, GA 30348

Erica Tucker 122 N. Cross street Sycamore, IL 60178

Experian P.O. Box 2002 Allen, TX 75013

First Premier Bank P.O. Box 5147 Sioux Falls, SD 57117 Fisher & Shapiro 4201 Lake Cook road 1st floor Northbrook, IL 60062

H & R Accounts 4950 38th ave Moline, IL 61265

HSBS NV P.O. Box 19360 Portland, OR 97280

ILLINOIS TITLE LOANS 2733 SYCAMORE ROAD SUITE B Dekalb, IL 60115

KCA Financial SVCS 628 North st. Geneva, IL 60134

Midwest Orthopedic 2111 Midlands Court Suite 100 Sycamore, IL 60178

MS TUCKER 122 N. CROSS ST. Sycamore, IL 60178

NCO Financial Systems Inc. P.O. Box 61247 Dept. 64 Virginia Beach, VA 23466

Nicor Credit Investigations P.O. Box 549 Aurora, IL 60507

PREMIER BANKCARD
PREMIER/CSI-DEPT SDPR
PO BOX 2208
Vacaville, CA 95696

Rockford Mercantile 2502 S. Alpine rd. Rockford, IL 61108 Royce Financial 2587 Sycamore road Suite C Dekalb, IL 60115

RRCA Acct. Mgmt 312 Locust st. Sterling, IL 61081

Security Finance 1408 Sycamore road Dekalb, IL 60115

SFC-CENTRAL BANKRUPTCY 652 BUSH RIVER RD. SUITE 206 Columbia, SC 29210

The National Bank & Trust Co. 230 W. State street Sycamore, IL 60178

Transunion
P.O. Box 1000
Crum Lynne, PA 19022

Transworld Systems, INC. 25 Northwest Point Blvd. #750 Elk Grove Village, IL 60007

Tribute Payment Processing P.O. Box 790215 Saint Louis, MO 63179-0215

Verizon North P.O. Box 165018 Columbus, OH 43216

Verizon North P.O. Box 920041 Dallas, TX 75392